

Household Policy Insurer Cover Comparisons 2019



Choice Insurance Agency are proud to offer Household policies with 2 insurers. We understand that it can be tricky to know which insurer's cover best suits your client, so we have listed the main areas of cover and the limits offered by each insurer below as a quick guide:

	Matching Cover	Affinity ¹	SAGIC ²
Standard Buildings Sum Insured		£750,000	£600,000
Maximum Buildings Sum Insured		£1,000,000	£2,000,000
Standard Contents Sum Insured		£80,000	£50,000
Single Article Limit	✓	£2,500	£2,500
Valuables Sub Limit		30% of Contents	30% of Contents
Valuables Single Item Limit	✓	£2,500	£2,500
Maximum Contents Sum Insured		£500,000	£150,000
Business Contents and Stock	✓	optional	optional
Personal Liability	✓	£2,000,000	£2,000,000
Accidents to Domestic Staff	✓	£5,000,000	£5,000,000
Accidental Damage Cover	✓	optional	optional
Contents in the Open	✓	£1,000	£1,000
Contents in Outbuildings		£2,500	Within Contents SI
Freezer Contents	✓	£500	£500
Personal Possessions	✓	optional	optional
Money and Credit Card Limit	✓	£500	£500
Pedal Cycle Limit (Per Cycle)	✓	£500	£500
Alternative Accommodation	✓	included	included
Trace and Access		£2,500	£5,000
Breakage of Glass	✓	included	included
Standard Excess	✓	£100	£100
EOW excess	✓	£350	£350
Subsidence Excess	✓	£1,000	£1,000
Buildings only – Min Net Premium	✓	£158.57	£158.57
Contents only – Min Net Premium	✓	£108.57	£83.57
Combined B&C - Min Net Premium	✓	£183.57	£183.57
Legal Expenses - Cover	✓	included	included
Legal Expenses – Max Indemnity Limit	✓	£50,000	£50,000
Home Emergency	✓	optional	optional

¹ **Legal & General Insurance Limited** (No. 00423930). Registered in England and Wales at One Coleman Street, London EC2R 5AA
ERGO Versicherung AG (UK Branch) (No. BR016401). Registered in England and Wales at Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ

² **The Salvation Army General Insurance Corporation Limited** (No. 101704). Registered in England and Wales at Faith House, 23-24 Lovat Lane, London, EC3R 8EB